

**Amendment to the Claims**

1. (currently amended) An apparatus for providing a decisioning solution to a  
5 merchant, wherein said merchant accepts Internet transactions from participating  
parties, and for facilitating processing of payments between said participating parties  
and said merchant, comprising:

means for said merchant receiving from at least one participating party of said  
participating parties at least one Internet transaction on a Web page of said merchant,  
10 wherein said merchant's Web page is coupled to a decision engine by a message unit  
architecture;

responsive to receiving said at least one Internet transaction, means for said  
merchant's Web page using said message unit architecture to submit said Internet  
transaction to said coupled decision engine;

15 responsive to receiving said at least one Internet transaction, means for said  
decision engine performing:

providing a decisioning engine for providing said decisioning solution to said  
merchant, wherein said decisioning solution indicates clearance to said merchant to  
transact with said parties and, wherein said decisioning solution is based on a  
20 determined risk of any of said parties;

providing a message unit architecture having a message unit interface for  
providing smooth integration with messaging payment transaction related information  
from said parties to said merchant and from said merchant through said decisioning  
engine directly to any of: an automated clearing house (ACH) and a first data merchant  
25 service (FDMS);

means for authenticating said at least one participating party;

means for reporting to said merchant suspicious activity by any of said at  
least one participating party; and

30 means for providing a decisioning solution to said merchant, wherein said  
decisioning solution indicates clearance to said merchant to transact with said at least  
one participating party and wherein said decisioning solution is based on a determined  
risk of said at least one participating party; and

responsive to receiving said decisioning solution, means for said merchant  
performing any of:

35 electronically transferring funds between said at least one participating party  
and said merchant parties, said electronically transferring funds using said message unit

architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information data, seller information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, and additional credit card processing information

5 data, and the like, wherein said merchant can facilitate processing a transfer of funds through a said message unit interface to said decisioning engine is coupled to and any of: said ACH and said FDMS an automated clearing house (ACH) and a first data merchant service (FDMS), and wherein said message unit comprises data that is translatable formatted into any of: a NACHA format and an FDMS format;

10 authenticating said participating parties;  
handling exceptions between said at least one participating party parties and said merchant, comprising means for said merchant processing a refund and subsequent ACH credit through said message unit interface architecture;  
processing and reconciling said funds using said message unit architecture;

15 and  
interfacing with said merchant's Web page using said message unit architecture;  
reporting to said merchant suspicious activity by any of said parties; and  
determining and indicating to said parties approval for shipment of goods and services by said merchant;

20 wherein said message unit architecture matches the Internet transaction to an ACH message, thereby providing smooth integration with messaging payment transaction related information from said at least one participating party to said merchant and from said merchant through said decisioning engine directly to any of: said ACH and said FDMS.

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2. (previously presented) The apparatus of Claim 1, wherein said participating parties comprise at least one seller or at least one buyer.

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3. (original) The apparatus of Claim 1, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic transfer of funds is between any of, but not limited to:

at least one consumer and at least one consumer;  
at least one consumer and at least one business; and  
at least one business and at least one business.

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4. (previously presented) The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing a predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.
5. 5. (original) The apparatus of Claim 1, wherein said means for authentication of parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.
6. (original) The apparatus of Claim 1, wherein said means for authentication comprises protected information.  
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7. (original) The apparatus of Claim 6, wherein said protected information comprises encrypted information.
- 15 8. (original) The apparatus of Claim 1, wherein means for handling exceptions further comprises returned item processing, and wherein said payments processing uses electronic checks.
9. (original) The apparatus of Claim 1, wherein means for handling exceptions  
20 further comprises chargeback item processing, and wherein said payments processing uses credit card transactions.
10. (original) The apparatus of Claim 2, wherein means for handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.  
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11. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises means for disbursing some of said funds for approved transactions of said Internet transactions.
- 30 12. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises international disbursements of some of funds using international currencies.
13. (original) The apparatus of Claim 12, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.

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14. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises means for real-time debit of some of said funds for electronic check transactions.
- 5 15. (original) The apparatus of Claim 14, further comprising means for guaranteed hold on funds.
16. (previously presented) The apparatus of Claim 1, wherein means for interfacing with said merchant's Web page further comprises:
  - 10 means for sending to said merchant's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.
  - 15 17. (previously presented) The apparatus of Claim 1, wherein means for interfacing with said merchant's Web page further comprises:
    - a message unit architecture facilitating online messaging to and from said merchant.
  - 20 18. (previously presented) The apparatus of Claim 1, wherein means for interfacing with said merchant's Web page further comprises:
    - batch processing architecture for timely processing of transactional level reconciliation information.
  - 25 19. (original) The apparatus of Claim 18, wherein said transactional level reconciliation information comprises originations and exception items.
  20. (previously presented) The apparatus of Claim 1, wherein means for interfacing with said merchant's Web page, further comprises:
    - means for accepting domestic and international payments for both credit card
    - 30 and electronic check transactions of said Internet transactions.
  21. (previously presented) The apparatus of Claim 1, wherein means for interfacing with said merchant's Web page uses either of, but is not limited to, personal computer or wireless technology.

22. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:

means for conducting additional corresponding decisioning and intra-day fraud-screening.

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23. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:

alert reports on said suspicious activity.

10 24. (previously presented) The apparatus of Claim 1, wherein means for reporting suspicious activity to said merchant, further comprises:

a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.

15 25. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.

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26. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for controlling loss exposure for said merchant.

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27. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for identifying risk parameters for velocity and for identifying spending

30 limits on said transactions for said merchant.

28. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

35 means for guaranteeing a payment to said merchant after said shipment of goods and services; and

means for providing insurance against fraud after said shipment of goods and services.

29. (original) The apparatus of Claim 2, wherein means for determining and  
5 indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

means for guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and

means for providing insurance against fraud after a payment.

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30. (previously presented) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer,  
15 further comprises:

means for performing a predetermined number of seconds online decisioning.

31. (previously presented) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer,  
20 further comprises:

means for performing additional intra-day fraud-screening.

25 32. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

30 means for dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

33. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to  
35 said merchant for said merchant to transact with said at least one buyer, and said

decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for storing data of said transactions, said data to be used for providing future decisioning solutions.

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34. (previously presented) The apparatus of Claim 25, wherein means for performing risk analysis further comprises:

means for using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information and mode of operations are determined.

10 35. (currently amended) A method for providing a decisioning solution to a merchant, wherein said merchant accepts Internet transactions from participating parties, and for facilitating processing of payments between said participating parties and said merchant, comprising:

15 said merchant receiving from at least one participating party of said participating parties at least one Internet transaction on a Web page of said merchant, wherein said merchant's Web page is coupled to a decision engine by a message unit architecture;

20 responsive to receiving said at least one Internet transaction, said merchant's Web page using said message unit architecture to submit said Internet transaction to said coupled decision engine;

25 responsive to receiving said at least one Internet transaction, said decision engine performing:

~~providing a decisioning engine for providing said decisioning solution to said merchant, wherein said decisioning solution indicates clearance to said merchant to transact with said parties and, wherein said decisioning solution is based on a determined risk of any of said parties;~~

30 ~~providing a message unit architecture having a message unit interface for providing smooth integration with messaging payment transaction related information from said parties to said merchant and from said merchant through said decisioning engine directly to any of: an automated clearing house (ACH) and a first data merchant service (FDMS);~~

authenticating said at least one participating party;

35 reporting to said merchant suspicious activity by any of said at least one participating party; and

providing a decisioning solution to said merchant, wherein said decisioning solution indicates clearance to said merchant to transact with said at least one participating party and wherein said decisioning solution is based on a determined risk of said at least one participating party; and

5       responsive to receiving said decisioning solution, said merchant performing any of:

electronically transferring funds between said at least one participating party and said merchant parties, said electronically transferring funds using said message unit architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information data, seller information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, and additional credit card processing information data, and the like, wherein said merchant can facilitate processing a transfer of funds through a said message unit interface to said decisioning engine is coupled to and any of: said ACH and said FDMS an automated clearing house (ACH) and a first data merchant service (FDMS), and wherein said message unit comprises data that is translatable formatted into any of: a NACHA format and an FDMS format;

authenticating said participating parties;

20      handling exceptions between said at least one participating party parties and said merchant, comprising means for said merchant processing a refund and subsequent ACH credit through said message unit interface architecture;

processing and reconciling said funds using said message unit architecture; and

interfacing with said merchant's Web page using said message unit architecture;

25      reporting to said merchant suspicious activity by any of said parties; and determining and indicating to said parties approval for shipment of goods and services by said merchant;

wherein said message unit architecture matches the Internet transaction to an ACH message, thereby providing smooth integration with messaging payment transaction related information from said at least one participating party to said merchant and from said merchant through said decisioning engine directly to any of: said ACH and said FDMS.

36. (previously presented) The method of Claim 35, wherein said participating parties comprise at least one seller or at least one buyer.

37. (original) The method of Claim 35, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic transferring of funds is between any of, but not limited to:

- 5           at least one consumer and at least one consumer;  
at least one consumer and at least one business; and  
at least one business and at least one business.

38. (previously presented) The method of Claim 35, wherein authenticating parties further comprises performing a predetermined number of seconds online decisioning,  
10 thereby authenticating said Internet transactions.

39. (original) The method of Claim 35, wherein authenticating parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.

15 40. (original) The method of Claim 35, wherein authenticating parties uses protected information.

41. (original) The method of Claim 40, wherein said protected information comprises encrypted information.

20 42. (original) The method of Claim 35, wherein handling exceptions further comprises returned item processing, and wherein said payments processing uses electronic checks.

25 43. (original) The method of Claim 35, wherein handling exceptions further comprises charge back item processing, and wherein said payments processing uses credit card transactions.

30 44. (original) The method of Claim 36, wherein handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.

45. (original) The method of Claim 35, wherein reconciling funds further comprises means for disbursing some of said funds for approved transactions of said Internet transactions.

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46. (original) The method of Claim 35, wherein reconciling funds further comprises international disbursements of some of funds using International currencies.
47. (original) The method of Claim 46, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.
48. (original) The method of Claim 35, wherein reconciling funds further comprises means for real-time debit of some of said funds for electronic check transactions.
49. (original) The method of Claim 48, further comprising guaranteeing hold on funds.
50. (previously presented) The method of Claim 35, wherein interfacing with said merchant's Web page further comprises:  
sending to said merchant's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.
51. (previously presented) The method of Claim 35, wherein interfacing with said merchant's Web page further comprises:  
a message unit architecture facilitating online messaging to and from said merchant.
52. (previously presented) The method of Claim 35, wherein means for interfacing with said merchant's Web page further comprises:  
batch processing architecture for timely processing of transactional level reconciliation information.
53. (original) The method of Claim 52, wherein said transactional level reconciliation information comprises originations and exception items.
54. (previously presented) The method of Claim 35, wherein interfacing with said merchant's Web page, further comprises:  
accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

55. (previously presented) The method of Claim 35, wherein interfacing with said merchant's Web page uses either of, but is not limited to, personal computer or wireless technology.
- 5 56. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
conducting additional corresponding decisioning and Intraday fraud-screening.
- 10 57. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
providing alert reports on said suspicious activity.
- 15 58. (previously presented) The method of Claim 35, wherein reporting suspicious activity to said merchant, further comprises:  
providing a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.
- 20 59. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.
- 25 60. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
controlling loss exposure for said merchant.
- 30 61. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:  
Identifying risk parameters for velocity and for identifying spending limits on said transactions for said merchant.

62. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

- 5        guaranteeing a payment to said merchant after said shipment of goods and services; and
- providing insurance against fraud after said shipment of goods and services.

63. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further 10 comprises:

- guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and
- providing insurance against fraud after a payment.

15 64. (previously presented) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 20        performing a predetermined number of seconds online decisioning.

65. (previously presented) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said 25 decisioning solution based on a determined risk of said at least one buyer, further comprises:

- performing additional Intraday fraud-screening.

66. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based 30 on a determined risk of said at least one buyer, further comprises:

- dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

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67.. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- 5        storing data of said transactions, said data used for providing future decisioning solutions.

68. (previously presented) The method of Claim 59, wherein performing risk analysis further comprises:

- 10      using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information and mode of operations are determined.